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Information to identify the case:			
Debtor 1	Anthony D. Hoffman	Social Security number or ITIN xxx-xx-6618	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN	
United States Bankruptcy Court District of New Jersey			
Case number:	17-18517-ABA		

### **Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony D. Hoffman

1/19/22

By the court: Andrew B. Altenburg Jr.

United States Bankruptcy Judge

#### **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court District of New Jersey

Case No. 17-18517-ABA In re:

Anthony D. Hoffman Chapter 13 Debtor

**CERTIFICATE OF NOTICE** 

District/off: 0312-1 User: admin Page 1 of 3 Date Rcvd: Jan 19, 2022 Form ID: 3180W Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by ##

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2022:

Recip ID db	+	Recipient Name and Address Anthony D. Hoffman, 329 Hillcrest Lane, Blackwood, NJ 08012-3745
cr	+	Cenlar FSB as servicer for CitiMortgage, Inc., Stern Lavinthal and Frankenberg LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+	Earnstine Brown, 76 Arrowhead Drive, Burlington, NJ 08016-3945
app	+	Wendy Kates, 420 Valley Run Drive, Cherry Hill, NJ 08002-2406
516790126	+	ABS Design and Construction, c/o Hugh E. Lucariello, Esq., 297 Route 72 West, Suite 35, PMB 195, Manahawkin, NJ 08050-2840
516850846	+	American Express, c/o Sklar-Markind, 102 Browning Ln, Cherry Hill, NJ 08003-3195
516850842	+	Barbara Hoffman, 329 Hillcrest Lane, Blackwood, NJ 08012-3745
516910856	+	Cenlar, FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
516790129	+	Earnistine Brown, 78 Arrowhead Lane, Burlington, NJ 08016-3945
516850845	+	Engineering Design Assoc. PA, c/o Freeman & Mintz PA, 34 Tanner Street, Haddonfield, NJ 08033-2475
516790130		Michael and Charlita Brown, Garland Lane, Willingboro, NJ 08046
516850844		National Capital Management, c/o Eisenberg, Rothweiler, Winkler Eise, 1930 Rt 70 E Q-42, Cherry Hill, NJ 08003
516790131	+	Nationstar/US Bank National Association, c/o Sandelands Eyet LLP, 1545 US-206 #304, Bedminster, NJ 07921-2560
516790132	+	Nationstar/US Bank National Association, c/o KML Law Group P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
516790134		PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
516790133	+	Petro, c/o Fred D. Garodnick PA, 400 Route 10, Randolph, NJ 07869-2104
516850843	+	Sovereign Bank NA, 7 Plymouth Court, Bordentown, NJ 08505-3124
516962583	+	U.S. Bank National Association, Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO BOX 619096, Dallas, TX 75261-9096
518841534	+	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518841535	+	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association, as Serviced by Select Portfolio Servicing,
516790136	+	Vincent Bleach, 14 Hackemore Street, Burlington, NJ 08016-3056
516790137	+	William Brown, Willie and Chun Brown, 78 Arrowhead Lane, Burlington, NJ 08016-3945

#### TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg		Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
			Jan 19 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+	Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 19 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516790127		Email/PDF: bncnotices@becket-lee.com	Jan 19 2022 20:41:32	American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001
516949397		Email/PDF: bncnotices@becket-lee.com	Jan 19 2022 20:41:27	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516790128	+	EDI: CITICORP.COM	Jan 20 2022 01:33:00	CitiMortgage, Inc., PO BOX 790005, Saint Louis, MO 63179-0005
516915017		EDI: CITICORP.COM	Jan 20 2022 01:33:00	CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD

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			57117-6030
516950821	Email/Text: Bankruptcy.Notices@pnc.com	Jan 19 2022 20:38:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
516886665	EDI: Q3G.COM	Jan 20 2022 01:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516798157	+ EDI: RMSC.COM	Jan 20 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA
517001551	+ Email/Text: bncmail@w-legal.com	Jan 19 2022 20:38:00	23541-1021 USAA SAVINGS BANK, C/O Weinstein & Riley
516790135	EDI: USAA.COM		P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
	+ EDI: USAA.COM	Jan 20 2022 01:33:00	USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

TOTAL: 11

Denise E. Carlon

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	##+	Chun O. Brown, 76 Arrowhead Road, Burlington, NJ 08016-3945
cr	##+	William Brown, 76 Arrowhead Dr, Burlington, NJ 08016-3945
cr	##+	Willie D. Brown, 76 Arrowhead Road, Burlington, NJ 08016-3945
518845332	##+	Denise Carlon, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517435748	##+	LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 5 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2022 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2022 at the address(es) listed below:

**Email Address** Anthony Sodono, III on behalf of Mediator Anthony Sodono III asodono@msbnj.com Brian Swope on behalf of Defendant Anthony D. Hoffman swope@comcast.net Denise E. Carlon on behalf of Creditor FirstKey Master Funding 2021-A Collateral Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2020-PM3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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Denise E. Carlon

on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-14H, U.S. Bank

National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Eric Clayman

on behalf of Debtor Anthony D. Hoffman mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

Eric Clayman

on behalf of Defendant Anthony D. Hoffman mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jane L. McDonald

on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

Jeffrey E. Jenkins

on behalf of Debtor Anthony D. Hoffman mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

Kevin M. Buttery

on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wilmington Trust Company

kbuttery@moodklaw.com

Maria Cozzini

on behalf of Creditor Cenlar FSB as servicer for CitiMortgage Inc. mcozzini@sternlav.com

Rebecca Ann Solarz

on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-14H, U.S. Bank

National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to

rsolarz@kmllawgroup.com

Stephanie F. Ritigstein

on behalf of Debtor Anthony D. Hoffman mail@jenkinsclayman.com kevin@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16